

December 30, 2005

The Honorable Matt Blunt  
Governor of Missouri  
State Capitol Building, Room 216  
Jefferson City, MO 65101

Dear Governor Blunt:

This report is furnished in accordance with Chapter 30.763 RSMo, which requires the Linked Deposits Review Committee to submit a report to the Governor, Speaker of the House, and President Pro-Tem of the Senate by December 31<sup>st</sup> of each year. The report covers the period from October 1, 2004 through September 30, 2005.

### **Overview of Time Period**

The continued existence of the low-interest-rate environment continued to impact the State's Linked Deposit Program. Due to low rates and several structural features of the Linked Deposit Program that existed prior to changes being made by Senate Bill 270 this year, overall demand in the program was relatively low as borrowers attempt to secure a more permanent financing structure. Certainly, the prior Treasurer's policy to restrict new linked deposit applications to just the Beginning Farmer, Guaranteed Agribusiness and Single Purpose Animal Facility programs also severely curtailed participation in the program. As a result, the Linked-Deposit program continued to see a gradual decline in both total deposits and participating borrowers.

Listed below are some key points within the individual sectors of the program.

- In terms of size, the Agriculture category continued to be the largest of the Linked Deposit programs, ending the time period with a balance of \$23,665,424. The five-year limitation on participation remained in effect for the general and beginning farmer categories, and continued to contribute to the steady decline of eligible borrowers.
- Although the prior Treasurer offered new deposits in the Beginning Farmer, Single Purpose Animal Facility and Guaranteed Agribusiness categories, new deposits in these categories, however, totaled only \$1,041,925.
- Placement of new deposits in the small business sector was suspended by the prior Treasurer. Renewal deposits continue to be honored, subject to the five-year

limitation on participation. Total deposits in this sector ended the period at \$4,213,767.

- All previously placed deposits in the Job Creation and Multi-Family housing categories have matured. There are no deposits currently funded in this category.
- SB 270 requires the reporting of linked deposits for minority or female-owned businesses or individuals. Programming to implement this requirement was completed after passage of SB 270 but was unavailable to track applications processed for most of the reporting period of October 1, 2004 through September 30, 2005. Treasury staff identified \$195,000 in linked deposits approved for women-owned businesses, or 18.7% of total new deposits placed. The participation of women in the program was relatively low due to the fact that the prior Treasurer only accepted new applications for agriculture, historically a male-dominated industry.

### **Changes Implemented Since Passage of SB 270**

The passage of SB 270 and your signature of this law earlier this year certainly changes the ground rules for the Linked Deposit program going forward. Important changes made by SB 270 include:

- Enacted the new Facility Borrower program for renewable fuel production facilities
- A revised Linked-Deposit rate calculation was enacted with a new floor of 1% on State deposits and a new formula in place when Treasury rates are below 5%
- Elimination of maximum loan amounts for most programs
- Elimination of the five-year cap for previous applicants (but with a preference for new applicants)
- Preference for minority/women-owned businesses
- Multi-year loans/deposits are now authorized
- Repayment provisions for early pre-payment of loans are simplified


Treasury staff worked after the bill was signed by Gov. Blunt to meet with stakeholders to discuss these changes and other aspects of the new program, implement new procedures, revise forms and to reassign staff internally in order to adequately staff the program. The new "Big Missouri" program was launched on September 30, 2005. Unfortunately, due to the statutory timeframes required for this report of October 1<sup>st</sup>

through September 30, none of the activity in the program since this re-launch date is reflected in these reports. However, the Linked Deposits Review Committee will have a full year to review the increased participation and gauge success in the program due to the re-opening of the Agriculture, Small Business and Job Enhancement programs and will report back on the program in next year's report.

### Summary

The historically low interest rate period experienced since late 2001 and the prior State Treasurer's suspension of most of the Linked Deposit programs severely restricted Missourians' potential use of this program that has existed since the late 1980s. State Treasurer Sarah Steelman's leadership and support in passing SB 270 in 2005 will allow the Linked-Deposit program, re-launched as the "BIG Missouri" program, to reach many more Missourians through the important structural changes to the program authorized by SB 270 and much more vigorous promotion of the program by the State Treasurer's Office and banks. As interest rates potentially rise in the future, the Linked Deposit program will grow as an important financial resource to provide essential capital Missouri farms and businesses need to create jobs and strengthen the state's economy.

Sincerely,

A handwritten signature in dark ink, appearing to read "Craig Westfall", is written over the typed name and title.

Craig Westfall, Chairman  
Linked Deposit Review Committee

ENCLOSURES

cc: Senator Mike Gibbons  
Representative Rod Jetton

**Linked Deposit Program**  
**Linked Deposit Totals as of September 30, 2005**

	<b>Total Agriculture &amp; Small Business</b>	<b>Beginning Farmer</b>	<b>Guaranteed Agribusiness</b>	<b>Single Purpose Animal Facility</b>	<b>Jobs</b>	<b>Housing</b>
Deposits	206	42	19	31	0	0
Loans						
Agriculture	332	69	127	85	0	0
Small Business	105					
Banks	82	11	5	7	0	0
Counties	71	10	5	7	0	0
Category Amounts						
Agriculture	23,665,424	9,332,501	1,818,086	10,289,026	0	0
Small Business	4,213,767					
<b>Total</b>	<b>27,879,191</b>	<b>9,332,501</b>	<b>1,818,086</b>	<b>10,289,026</b>	<b>0</b>	<b>0</b>

\* Beginning Farmer, Guaranteed Agribusiness and Single Purpose Animal Facility totals are included in the Total column.

**LINKED DEPOSITS BY CITY - PLACED BETWEEN 10/01/04 AND 09/30/05  
(INCLUDES RENEWALS AND NEW DEPOSITS)**

DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
0140126	Community First Bank Appleton City	Appleton City, MO	1/7/2005	1/6/2006	Small Business	\$100,000.00	2.00%	5.06%
0140127	Community First Bank Appleton City	Appleton City, MO	2/25/2005	2/24/2006	Small Business	\$24,000.00	2.00%	5.25%
0140128	Community First Bank Appleton City	Appleton City, MO	4/29/2005	4/28/2006	Small Business	\$42,000.00	2.00%	5.44%
0140129	Community First Bank Appleton City	Appleton City, MO	7/8/2005	7/7/2006	Small Business	\$100,000.00	2.00%	5.81%
						\$266,000.00		
0310068	BTC Bank	Bethany, MO	1/21/2005	1/20/2006	Agriculture - Beginning Farmer	\$35,609.00	2.00%	5.06%
						\$35,609.00		
0620036	County Bank	Brunswick, MO	11/24/2004	11/23/2005	Agriculture - Guaranteed Agri-Business	\$198,000.00	2.00%	4.88%
						\$198,000.00		
6340088	Bank Of Urbana	Buffalo, MO	5/20/2005	5/19/2006	Agriculture - Farm Operation	\$63,215.00	2.00%	5.63%
						\$63,215.00		
0710049	Cabool State Bank	Cabool, MO	4/1/2005	3/31/2006	Small Business	\$6,483.00	2.00%	5.44%
						\$6,483.00		
7210055	Southwest Missouri Bank	Carthage, MO	1/14/2005	1/13/2006	Small Business	\$100,000.00	2.00%	5.06%
						\$100,000.00		
0880008	Freedom Bank of Southern MO	Cassville, MO	9/9/2005	9/8/2006	Agriculture - Farm Operation	\$22,000.00	2.00%	6.00%
						\$22,000.00		
1130062	First National Bank of St. Louis	Clayton, MO	6/24/2005	6/23/2006	Small Business	\$20,000.00	2.00%	5.63%
						\$20,000.00		
1210044	The Citizens-Farmers Bank Cole Camp	Cole Camp, MO	10/15/2004	10/14/2005	Agriculture - Farm Operation	\$20,500.00	2.00%	4.69%
1210045	The Citizens-Farmers Bank Cole Camp	Cole Camp, MO	7/15/2005	7/14/2006	Agriculture - Farm Operation	\$74,500.00	2.00%	5.81%
						\$95,000.00		
1500119	Bank 10	Drexel, MO	12/17/2004	12/16/2005	Small Business	\$27,000.00	2.00%	4.88%
1500120	Bank 10	Drexel, MO	8/12/2005	8/11/2006	Small Business	\$37,500.00	2.00%	5.81%
						\$64,500.00		
1540055	The Citizens Bank Of Edina	Edina, MO	10/1/2004	9/30/2005	Small Business	\$54,561.00	2.00%	4.69%
1540057	The Citizens Bank Of Edina	Edina, MO	3/25/2005	3/24/2006	Small Business	\$50,000.00	2.00%	5.25%
1540058	The Citizens Bank Of Edina	Edina, MO	4/22/2005	4/21/2006	Agriculture - Guaranteed Agri-Business	\$18,927.00	2.00%	5.44%
1540059	The Citizens Bank Of Edina	Edina, MO	5/6/2005	5/5/2006	Agriculture - Guaranteed Agri-Business	\$11,964.00	2.00%	5.44%

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DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
1540060	The Citizens Bank Of Edina	Edina, MO	6/3/2005	6/2/2006	Agriculture - Guaranteed Agri-Business	\$12,385.00	2.00%	5.63%
1540061	The Citizens Bank Of Edina	Edina, MO	7/1/2005	6/30/2006	Small Business	\$21,274.00	2.00%	5.63%
1540063	The Citizens Bank Of Edina	Edina, MO	9/2/2005	9/1/2006	Agriculture - Guaranteed Agri-Business	\$45,000.00	2.00%	6.00%
1540064	The Citizens Bank Of Edina	Edina, MO	9/30/2005	9/29/2006	Small Business	\$8,728.00	1.84%	6.19%
						\$222,839.00		
1550048	Citizens Bank Of Eldon	Eldon, MO	5/20/2005	5/19/2006	Agriculture - Farm Operation	\$39,955.00	2.00%	5.63%
						\$39,955.00		
1850055	Bank Of Freeburg	Freeburg, MO	10/15/2004	10/14/2005	Small Business	\$75,000.00	2.00%	4.69%
						\$75,000.00		
1860179	The Callaway Bank	Fulton, MO	10/22/2004	10/21/2005	Small Business	\$60,172.00	2.00%	4.69%
1860180	The Callaway Bank	Fulton, MO	12/3/2004	12/2/2005	Small Business	\$99,500.00	2.00%	4.88%
1860181	The Callaway Bank	Fulton, MO	12/23/2004	12/23/2005	Agriculture - Farm Operation	\$48,588.00	2.00%	5.06%
1860182	The Callaway Bank	Fulton, MO	2/18/2005	2/17/2006	Small Business	\$99,392.00	2.00%	5.25%
1860183	The Callaway Bank	Fulton, MO	6/24/2005	6/23/2006	Small Business	\$5,440.00	2.00%	5.63%
1860184	The Callaway Bank	Fulton, MO	8/12/2005	8/11/2006	Small Business	\$10,825.00	2.00%	5.81%
						\$323,917.00		
1960111	Tri County Trust Company	Glasgow, MO	10/29/2004	10/28/2005	Agriculture - Farm Operation	\$30,000.00	2.00%	4.69%
1960112	Tri County Trust Company	Glasgow, MO	1/7/2005	1/6/2006	Agriculture - Farm Operation	\$45,390.00	2.00%	5.06%
1960113	Tri County Trust Company	Glasgow, MO	2/4/2005	2/3/2006	Agriculture - Farm Operation	\$17,500.00	2.00%	5.06%
1960114	Tri County Trust Company	Glasgow, MO	2/4/2005	2/3/2006	Small Business	\$14,200.00	2.00%	5.06%
1960115	Tri County Trust Company	Glasgow, MO	2/25/2005	2/24/2006	Agriculture - Farm Operation	\$116,000.00	2.00%	5.25%
1960116	Tri County Trust Company	Glasgow, MO	2/25/2005	2/24/2006	Small Business	\$138,000.00	2.00%	5.25%
1960118	Tri County Trust Company	Glasgow, MO	4/8/2005	4/7/2006	Small Business	\$13,000.00	2.00%	5.44%
1960119	Tri County Trust Company	Glasgow, MO	4/29/2005	4/28/2006	Agriculture - Farm Operation	\$21,500.00	2.00%	5.44%
1960120	Tri County Trust Company	Glasgow, MO	5/27/2005	12/16/2005	Agriculture - Farm Operation	\$143,000.00	2.00%	5.63%
1960121	Tri County Trust Company	Glasgow, MO	6/17/2005	6/16/2006	Agriculture - Farm Operation	\$65,000.00	2.00%	5.63%
1960122	Tri County Trust Company	Glasgow, MO	7/1/2005	6/30/2006	Agriculture - Farm Operation	\$31,000.00	2.00%	5.63%
1960123	Tri County Trust Company	Glasgow, MO	9/23/2005	9/22/2006	Small Business	\$7,100.00	2.00%	6.00%
						\$641,690.00		
2010011	Bank of Gower	Gower, MO	7/15/2005	7/14/2006	Agriculture - Guaranteed Agri-Business	\$8,100.00	2.00%	5.81%
						\$8,100.00		
2100076	Farmers And Merchants Bank Of Hale	Hale, MO	12/17/2004	12/16/2005	Agriculture - Farm Operation	\$4,000.00	2.00%	4.88%
2100077	Farmers And Merchants Bank Of Hale	Hale, MO	2/11/2005	2/10/2006	Agriculture - Farm Operation	\$10,000.00	2.00%	5.25%
2100082	Farmers And Merchants Bank Of Hale	Hale, MO	8/19/2005	8/18/2006	Small Business	\$7,000.00	2.00%	6.00%
						\$21,000.00		

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DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
3250116	1st Community Bank	Higginsville, MO	6/3/2005	6/2/2006	Small Business	\$26,000.00	2.00%	5.63%
3250118	1st Community Bank	Higginsville, MO	9/23/2005	9/22/2006	Small Business	\$28,000.00	2.00%	6.00%
						\$54,000.00		
2320045	Farmers And Commercial Bank	Holden, MO	1/7/2005	1/6/2006	Small Business	\$48,000.00	2.00%	5.06%
						\$48,000.00		
2330063	Bank Of Holden	Holden, MO	10/8/2004	10/7/2005	Small Business	\$70,000.00	2.00%	4.69%
2330064	Bank Of Holden	Holden, MO	4/1/2005	3/31/2006	Agriculture - Farm Operation	\$86,715.00	2.00%	5.44%
						\$156,715.00		
2550005	Peoples Bank	Jamestown, MO	7/1/2005	6/30/2006	Agriculture - Livestock (SPAF)	\$132,678.00	2.00%	4.55%
						\$132,678.00		
2570246	Jefferson Bank Of Missouri	Jefferson City, MO	10/15/2004	10/14/2005	Small Business	\$10,680.00	2.00%	4.69%
2570249	Jefferson Bank Of Missouri	Jefferson City, MO	3/18/2005	3/17/2006	Small Business	\$16,980.00	2.00%	5.25%
2570250	Jefferson Bank Of Missouri	Jefferson City, MO	4/15/2005	4/14/2006	Small Business	\$29,162.00	2.00%	5.44%
2570252	Jefferson Bank Of Missouri	Jefferson City, MO	7/22/2005	7/21/2006	Small Business	\$10,418.00	2.00%	5.81%
						\$67,240.00		
2596508	Central Bank	Jefferson City, MO	10/29/2004	10/28/2005	Agriculture - Beginning Farmer	\$109,010.00	2.00%	4.73%
2596509	Central Bank	Jefferson City, MO	1/28/2005	1/27/2006	Small Business	\$20,667.00	2.00%	5.06%
2596510	Central Bank	Jefferson City, MO	3/4/2005	3/3/2006	Agriculture - Beginning Farmer	\$221,321.00	2.00%	5.08%
2596511	Central Bank	Jefferson City, MO	3/25/2005	3/24/2006	Small Business	\$125,463.00	2.00%	5.25%
2596512	Central Bank	Jefferson City, MO	4/1/2005	3/31/2006	Agriculture - Beginning Farmer	\$153,000.00	2.00%	5.60%
2596513	Central Bank	Jefferson City, MO	4/22/2005	4/21/2006	Agriculture - Beginning Farmer	\$206,218.00	2.00%	5.43%
2596514	Central Bank	Jefferson City, MO	4/22/2005	4/21/2006	Agriculture - Beginning Farmer	\$72,802.00	2.00%	5.44%
2596516	Central Bank	Jefferson City, MO	4/29/2005	4/28/2006	Agriculture - Livestock (SPAF)	\$106,322.00	2.00%	4.73%
2596517	Central Bank	Jefferson City, MO	5/13/2005	5/12/2006	Small Business	\$8,376.00	2.00%	5.63%
2596518	Central Bank	Jefferson City, MO	5/20/2005	5/19/2006	Agriculture - Beginning Farmer	\$203,781.00	2.00%	5.43%
2596519	Central Bank	Jefferson City, MO	6/17/2005	6/16/2006	Agriculture - Farm Operation	\$17,274.00	2.00%	5.63%
2596520	Central Bank	Jefferson City, MO	6/17/2005	6/16/2006	Small Business	\$6,837.00	2.00%	5.63%
						\$1,251,071.00		
7870103	Premier Bank	Jefferson City, MO	1/21/2005	1/20/2006	Small Business	\$28,000.00	2.00%	5.06%
						\$28,000.00		
2700037	Kahoka State Bank	Kahoka, MO	7/22/2005	7/21/2006	Small Business	\$18,000.00	2.00%	5.81%
						\$18,000.00		
6740078	Peoples Bank Of Wyaconda	Kahoka, MO	5/13/2005	5/12/2006	Agriculture - Farm Operation	\$11,423.00	2.00%	5.63%

**LINKED DEPOSITS BY CITY - PLACED BETWEEN 10/01/04 AND 09/30/05  
(INCLUDES RENEWALS AND NEW DEPOSITS)**

DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
						\$11,423.00		
2890353	Commerce Bank N A	Kansas City, MO	10/15/2004	10/14/2005	Small Business	\$115,000.00	2.00%	4.69%
2890354	Commerce Bank N A	Kansas City, MO	12/23/2004	12/23/2005	Small Business	\$32,259.00	2.00%	5.06%
2890355	Commerce Bank N A	Kansas City, MO	1/28/2005	1/27/2006	Small Business	\$65,372.00	2.00%	5.06%
2890356	Commerce Bank N A	Kansas City, MO	2/25/2005	2/24/2006	Agriculture - Farm Operation	\$100,000.00	2.00%	5.25%
2890357	Commerce Bank N A	Kansas City, MO	2/25/2005	2/24/2006	Small Business	\$6,050.00	2.00%	5.25%
2890358	Commerce Bank N A	Kansas City, MO	3/25/2005	3/24/2006	Small Business	\$40,000.00	2.00%	5.25%
2890359	Commerce Bank N A	Kansas City, MO	5/6/2005	5/5/2006	Small Business	\$62,211.00	2.00%	5.44%
2890360	Commerce Bank N A	Kansas City, MO	7/15/2005	7/14/2006	Small Business	\$40,000.00	2.00%	5.81%
						\$460,892.00		
3200035	Bank of Kirksville	Kirksville, MO	5/27/2005	5/26/2006	Small Business	\$245,161.00	2.00%	5.63%
						\$245,161.00		
3260033	Town & Country Bank Midwest	La Belle, MO	3/25/2005	3/24/2006	Agriculture - Farm Operation	\$90,726.00	2.00%	5.25%
3260034	Town & Country Bank Midwest	La Belle, MO	3/25/2005	3/24/2006	Small Business	\$200,000.00	2.00%	5.25%
						\$290,726.00		
3570086	Legends Bank	Linn, MO	7/8/2005	7/7/2006	Agriculture - Beginning Farmer	\$250,000.00	2.00%	4.69%
3570090	Legends Bank	Linn, MO	9/16/2005	9/15/2006	Agriculture - Beginning Farmer	\$115,600.00	2.00%	5.25%
						\$365,600.00		
3940073	Mid America Bank	Linn, MO	12/3/2004	12/2/2005	Small Business	\$56,000.00	2.00%	4.88%
3940074	Mid America Bank	Linn, MO	6/24/2005	6/23/2006	Small Business	\$5,100.00	2.00%	5.63%
						\$61,100.00		
3600005	Farmers Bank Of Lohman	Lohman, MO	10/8/2004	10/7/2005	Small Business	\$100,000.00	2.00%	4.69%
						\$100,000.00		
5860345	US Bank	Macon, MO	4/22/2005	4/21/2006	Small Business	\$21,500.00	2.00%	5.44%
5860346	US Bank	Macon, MO	5/13/2005	5/12/2006	Agriculture - Livestock (SPAF)	\$82,920.00	2.00%	5.63%
5860347	US Bank	Macon, MO	5/27/2005	5/26/2006	Small Business	\$17,542.00	2.00%	5.63%
5860348	US Bank	Macon, MO	8/12/2005	8/11/2006	Agriculture - Livestock (SPAF)	\$14,410.00	2.00%	5.81%
						\$136,372.00		
7170035	Community Bank Of Marshall	Marshall, MO	2/11/2005	2/10/2006	Agriculture - Beginning Farmer	\$139,135.00	2.00%	4.03%
						\$139,135.00		
3880077	Independent Farmers Bank	Maysville, MO	3/4/2005	3/3/2006	Agriculture - Farm Operation	\$80,400.00	2.00%	5.25%



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DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
3880079	Independent Farmers Bank	Maysville, MO	8/26/2005	8/25/2006	Small Business	\$29,098.00	2.00%	6.00%
						\$109,498.00		
3960056	First National Bank Of Audrain Co.	Mexico, MO	12/10/2004	12/9/2005	Agriculture - Beginning Farmer	\$90,000.00	2.00%	4.88%
3960057	First National Bank Of Audrain Co.	Mexico, MO	6/24/2005	6/23/2006	Small Business	\$55,000.00	2.00%	5.63%
						\$145,000.00		
4090163	Bank Of Monticello	Monticello, MO	12/17/2004	12/16/2005	Small Business	\$75,100.00	2.00%	4.88%
4090164	Bank Of Monticello	Monticello, MO	1/14/2005	1/13/2006	Agriculture - Farm Operation	\$7,719.00	2.00%	5.06%
4090165	Bank Of Monticello	Monticello, MO	1/14/2005	1/13/2006	Small Business	\$73,373.00	2.00%	5.06%
4090167	Bank Of Monticello	Monticello, MO	2/4/2005	2/3/2006	Small Business	\$59,000.00	2.00%	5.06%
4090168	Bank Of Monticello	Monticello, MO	2/18/2005	2/17/2006	Agriculture - Guaranteed Agri-Business	\$49,386.00	2.00%	5.25%
4090170	Bank Of Monticello	Monticello, MO	5/6/2005	5/5/2006	Agriculture - Farm Operation	\$46,499.00	2.00%	5.44%
4090172	Bank Of Monticello	Monticello, MO	6/3/2005	6/2/2006	Agriculture - Guaranteed Agri-Business	\$75,324.00	2.00%	5.63%
4090173	Bank Of Monticello	Monticello, MO	6/3/2005	6/2/2006	Small Business	\$93,502.00	2.00%	5.63%
4090174	Bank Of Monticello	Monticello, MO	6/24/2005	6/23/2006	Agriculture - Farm Operation	\$62,655.00	2.00%	5.63%
4090175	Bank Of Monticello	Monticello, MO	7/15/2005	7/14/2006	Small Business	\$5,000.00	2.00%	5.81%
4090177	Bank Of Monticello	Monticello, MO	8/12/2005	8/11/2006	Agriculture - Farm Operation	\$75,127.00	2.00%	5.81%
4090178	Bank Of Monticello	Monticello, MO	8/12/2005	8/11/2006	Small Business	\$10,000.00	2.00%	5.81%
4090179	Bank Of Monticello	Monticello, MO	9/16/2005	9/15/2006	Small Business	\$100,000.00	2.00%	6.00%
						\$732,685.00		
4100072	Montrose Savings Bank	Montrose, MO	10/8/2004	10/7/2005	Agriculture - Beginning Farmer	\$97,500.00	2.00%	4.69%
4100073	Montrose Savings Bank	Montrose, MO	12/17/2004	12/16/2005	Agriculture - Beginning Farmer	\$126,400.00	2.00%	4.73%
						\$223,900.00		
4220044	The First National Bank	Nevada, MO	1/21/2005	1/20/2006	Agriculture - Farm Operation	\$100,000.00	2.00%	5.06%
4220045	The First National Bank	Nevada, MO	1/21/2005	1/20/2006	Small Business	\$37,352.00	2.00%	5.06%
4220046	The First National Bank	Nevada, MO	6/10/2005	6/9/2006	Small Business	\$101,889.00	2.00%	5.63%
4220047	The First National Bank	Nevada, MO	7/8/2005	7/7/2006	Small Business	\$239,715.00	2.00%	5.81%
						\$478,956.00		
3290115	Central Bank Of Lake Of The Ozarks	Osage Beach, MO	7/22/2005	7/21/2006	Small Business	\$86,120.00	2.00%	5.81%
3290116	Central Bank Of Lake Of The Ozarks	Osage Beach, MO	8/26/2005	8/25/2006	Small Business	\$88,300.00	2.00%	6.00%
						\$174,420.00		
4470128	St Clair County State Bank	Osceola, MO	7/1/2005	6/30/2006	Agriculture - Farm Operation	\$7,425.00	2.00%	5.63%
4470129	St Clair County State Bank	Osceola, MO	7/22/2005	7/21/2006	Small Business	\$32,207.00	2.00%	5.81%
						\$39,632.00		
4550132	Paris National Bank	Paris, MO	5/20/2005	5/19/2006	Agriculture - Farm Operation	\$100,000.00	2.00%	5.63%

**LINKED DEPOSITS BY CITY - PLACED BETWEEN 10/01/04 AND 09/30/05  
(INCLUDES RENEWALS AND NEW DEPOSITS)**

DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
						\$100,000.00		
4590093	Perry State Bank	Perry, MO	3/4/2005	3/3/2006	Small Business	\$9,753.00	2.00%	5.25%
4590094	Perry State Bank	Perry, MO	5/27/2005	5/26/2006	Agriculture - Farm Operation	\$15,000.00	2.00%	5.63%
						\$24,753.00		
4830149	First State Bank Of Purdy	Pierce City, MO	10/8/2004	10/7/2005	Small Business	\$12,334.00	2.00%	4.69%
4830150	First State Bank Of Purdy	Pierce City, MO	11/12/2004	11/10/2005	Small Business	\$3,251.00	2.00%	4.69%
4830151	First State Bank Of Purdy	Pierce City, MO	11/19/2004	11/18/2005	Agriculture - Farm Operation	\$6,400.00	2.00%	4.88%
4830152	First State Bank Of Purdy	Pierce City, MO	11/19/2004	11/18/2005	Small Business	\$6,491.00	2.00%	4.88%
						\$28,476.00		
4310010	Great Western Bank	Princeton, MO	6/3/2005	6/2/2006	Small Business	\$11,800.00	2.00%	5.63%
						\$11,800.00		
5030037	Phelps County Bank	Rolla, MO	4/22/2005	4/21/2006	Small Business	\$57,163.00	2.00%	5.44%
5030038	Phelps County Bank	Rolla, MO	8/5/2005	8/4/2006	Small Business	\$34,927.00	2.00%	5.81%
						\$92,090.00		
5210050	Third National Bank	Sedalia, MO	1/21/2005	1/20/2006	Agriculture - Beginning Farmer	\$81,725.00	2.00%	5.06%
						\$81,725.00		
5480090	Empire Bank	Springfield, MO	1/14/2005	2/4/2005	Agriculture - Livestock (SPAF)	\$180,000.00	2.00%	4.55%
5480093	Empire Bank	Springfield, MO	6/3/2005	6/2/2006	Agriculture - Livestock (SPAF)	\$71,000.00	2.00%	5.63%
5480095	Empire Bank	Springfield, MO	8/12/2005	8/11/2006	Agriculture - Livestock (SPAF)	\$116,000.00	2.00%	5.08%
						\$367,000.00		
5580069	Bank of St Elizabeth	St Elizabeth, MO	11/5/2004	11/4/2005	Agriculture - Beginning Farmer	\$114,000.00	2.00%	5.60%
5580070	Bank of St Elizabeth	St Elizabeth, MO	11/5/2004	11/4/2005	Agriculture - Beginning Farmer	\$164,700.00	2.00%	4.90%
5580071	Bank of St Elizabeth	St Elizabeth, MO	11/19/2004	11/18/2005	Agriculture - Beginning Farmer	\$60,000.00	2.00%	4.88%
5580072	Bank of St Elizabeth	St Elizabeth, MO	12/10/2004	12/9/2005	Agriculture - Farm Operation	\$31,300.00	2.00%	4.88%
5580073	Bank of St Elizabeth	St Elizabeth, MO	1/28/2005	1/27/2006	Agriculture - Beginning Farmer	\$18,200.00	2.00%	5.06%
5580074	Bank of St Elizabeth	St Elizabeth, MO	2/4/2005	2/3/2006	Agriculture - Farm Operation	\$151,000.00	2.00%	5.06%
5580075	Bank of St Elizabeth	St Elizabeth, MO	2/4/2005	2/3/2006	Agriculture - Beginning Farmer	\$52,000.00	2.00%	5.06%
5580076	Bank of St Elizabeth	St Elizabeth, MO	2/4/2005	2/3/2006	Small Business	\$32,000.00	2.00%	5.06%
5580077	Bank of St Elizabeth	St Elizabeth, MO	5/20/2005	5/19/2006	Agriculture - Beginning Farmer	\$63,500.00	2.00%	5.63%
5580078	Bank of St Elizabeth	St Elizabeth, MO	9/2/2005	9/1/2006	Agriculture - Beginning Farmer	\$55,000.00	2.00%	6.00%
5580079	Bank of St Elizabeth	St Elizabeth, MO	9/2/2005	9/1/2006	Agriculture - Beginning Farmer	\$135,000.00	2.00%	4.90%
						\$876,700.00		
9000350	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Livestock (SPAF)	\$827,000.00	2.00%	4.10%
9000351	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Farm Operation	\$167,000.00	2.00%	4.69%

**LINKED DEPOSITS BY CITY - PLACED BETWEEN 10/01/04 AND 09/30/05  
(INCLUDES RENEWALS AND NEW DEPOSITS)**

DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
9000352	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Guaranteed Agri-Business	\$141,000.00	2.00%	4.69%
9000353	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Beginning Farmer	\$56,000.00	2.00%	4.69%
9000354	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Beginning Farmer	\$851,000.00	2.00%	4.10%
9000355	AgriBank, F.C.B.	St Paul, MN	10/8/2004	10/7/2005	Agriculture - Livestock (SPAF)	\$85,000.00	2.00%	4.69%
9000356	AgriBank, F.C.B.	St Paul, MN	11/12/2004	11/10/2005	Agriculture - Livestock (SPAF)	\$765,000.00	2.00%	4.20%
9000357	AgriBank, F.C.B.	St Paul, MN	11/12/2004	11/10/2005	Agriculture - Guaranteed Agri-Business	\$34,000.00	2.00%	4.69%
9000358	AgriBank, F.C.B.	St Paul, MN	11/12/2004	11/10/2005	Agriculture - Livestock (SPAF)	\$92,000.00	2.00%	4.69%
9000359	AgriBank, F.C.B.	St Paul, MN	12/10/2004	12/9/2005	Agriculture - Beginning Farmer	\$751,000.00	2.00%	4.52%
9000360	AgriBank, F.C.B.	St Paul, MN	12/10/2004	12/9/2005	Agriculture - Livestock (SPAF)	\$933,000.00	2.00%	4.88%
9000361	AgriBank, F.C.B.	St Paul, MN	12/10/2004	12/9/2005	Agriculture - Guaranteed Agri-Business	\$24,000.00	2.00%	4.88%
9000362	AgriBank, F.C.B.	St Paul, MN	12/10/2004	12/9/2005	Agriculture - Livestock (SPAF)	\$88,000.00	2.00%	4.88%
9000363	AgriBank, F.C.B.	St Paul, MN	1/7/2005	1/6/2006	Agriculture - Farm Operation	\$104,000.00	2.00%	5.06%
9000364	AgriBank, F.C.B.	St Paul, MN	1/7/2005	1/6/2006	Agriculture - Beginning Farmer	\$77,000.00	2.00%	5.06%
9000365	AgriBank, F.C.B.	St Paul, MN	1/7/2005	1/6/2006	Agriculture - Livestock (SPAF)	\$153,000.00	2.00%	4.62%
9000366	AgriBank, F.C.B.	St Paul, MN	1/7/2005	1/6/2006	Agriculture - Beginning Farmer	\$324,000.00	2.00%	4.62%
9000367	AgriBank, F.C.B.	St Paul, MN	1/7/2005	1/6/2006	Agriculture - Livestock (SPAF)	\$85,000.00	2.00%	5.06%
9000368	AgriBank, F.C.B.	St Paul, MN	2/11/2005	2/10/2006	Agriculture - Guaranteed Agri-Business	\$38,000.00	2.00%	5.25%
9000369	AgriBank, F.C.B.	St Paul, MN	2/11/2005	2/10/2006	Agriculture - Beginning Farmer	\$814,000.00	2.00%	4.48%
9000370	AgriBank, F.C.B.	St Paul, MN	2/11/2005	2/10/2006	Agriculture - Beginning Farmer	\$122,000.00	2.00%	5.25%
9000371	AgriBank, F.C.B.	St Paul, MN	2/11/2005	2/10/2006	Agriculture - Livestock (SPAF)	\$175,000.00	2.00%	4.48%
9000372	AgriBank, F.C.B.	St Paul, MN	3/11/2005	3/10/2006	Agriculture - Livestock (SPAF)	\$585,000.00	2.00%	5.25%
9000373	AgriBank, F.C.B.	St Paul, MN	3/11/2005	3/10/2006	Agriculture - Livestock (SPAF)	\$102,000.00	2.00%	4.73%
9000374	AgriBank, F.C.B.	St Paul, MN	3/11/2005	3/10/2006	Agriculture - Beginning Farmer	\$688,000.00	2.00%	4.73%
9000375	AgriBank, F.C.B.	St Paul, MN	3/11/2005	3/10/2006	Agriculture - Guaranteed Agri-Business	\$105,000.00	2.00%	5.25%
9000376	AgriBank, F.C.B.	St Paul, MN	3/11/2005	3/10/2006	Agriculture - Beginning Farmer	\$171,000.00	2.00%	5.25%
9000377	AgriBank, F.C.B.	St Paul, MN	4/8/2005	4/7/2006	Agriculture - Livestock (SPAF)	\$736,000.00	2.00%	5.08%
9000378	AgriBank, F.C.B.	St Paul, MN	4/8/2005	4/7/2006	Agriculture - Guaranteed Agri-Business	\$167,000.00	2.00%	5.44%
9000379	AgriBank, F.C.B.	St Paul, MN	4/8/2005	4/7/2006	Agriculture - Livestock (SPAF)	\$126,000.00	2.00%	5.44%
9000380	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Livestock (SPAF)	\$727,000.00	2.00%	4.97%
9000381	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Beginning Farmer	\$319,000.00	2.00%	4.97%
9000382	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Beginning Farmer	\$32,000.00	2.00%	5.44%
9000383	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Farm Operation	\$53,000.00	2.00%	5.44%
9000384	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Guaranteed Agri-Business	\$14,000.00	2.00%	5.44%
9000385	AgriBank, F.C.B.	St Paul, MN	5/6/2005	5/5/2006	Agriculture - Livestock (SPAF)	\$189,000.00	2.00%	5.44%
9000386	AgriBank, F.C.B.	St Paul, MN	6/10/2005	6/9/2006	Agriculture - Beginning Farmer	\$961,000.00	2.00%	4.96%
9000387	AgriBank, F.C.B.	St Paul, MN	6/10/2005	6/9/2006	Agriculture - Livestock (SPAF)	\$546,000.00	2.00%	4.96%
9000388	AgriBank, F.C.B.	St Paul, MN	6/10/2005	6/9/2006	Agriculture - Guaranteed Agri-Business	\$122,000.00	2.00%	5.63%
9000389	AgriBank, F.C.B.	St Paul, MN	6/10/2005	6/9/2006	Agriculture - Beginning Farmer	\$97,000.00	2.00%	5.63%
9000390	AgriBank, F.C.B.	St Paul, MN	6/10/2005	6/9/2006	Agriculture - Livestock (SPAF)	\$336,000.00	2.00%	5.63%
9000391	AgriBank, F.C.B.	St Paul, MN	7/8/2005	7/7/2006	Agriculture - Beginning Farmer	\$35,000.00	2.00%	5.81%
9000392	AgriBank, F.C.B.	St Paul, MN	7/8/2005	7/7/2006	Agriculture - Guaranteed Agri-Business	\$248,000.00	2.00%	5.81%
9000393	AgriBank, F.C.B.	St Paul, MN	7/8/2005	7/7/2006	Agriculture - Beginning Farmer	\$266,000.00	2.00%	5.08%
9000394	AgriBank, F.C.B.	St Paul, MN	7/8/2005	7/7/2006	Agriculture - Livestock (SPAF)	\$326,000.00	2.00%	5.08%
9000395	AgriBank, F.C.B.	St Paul, MN	7/8/2005	7/7/2006	Agriculture - Livestock (SPAF)	\$550,000.00	2.00%	5.81%
9000396	AgriBank, F.C.B.	St Paul, MN	8/5/2005	8/4/2006	Agriculture - Beginning Farmer	\$240,000.00	2.00%	5.32%
9000397	AgriBank, F.C.B.	St Paul, MN	8/5/2005	8/4/2006	Agriculture - Guaranteed Agri-Business	\$9,000.00	2.00%	5.81%
9000398	AgriBank, F.C.B.	St Paul, MN	8/5/2005	8/4/2006	Agriculture - Livestock (SPAF)	\$570,000.00	2.00%	5.32%
9000399	AgriBank, F.C.B.	St Paul, MN	8/5/2005	8/4/2006	Agriculture - Beginning Farmer	\$66,000.00	2.00%	5.81%
9000400	AgriBank, F.C.B.	St Paul, MN	9/16/2005	9/15/2006	Agriculture - Livestock (SPAF)	\$254,000.00	2.00%	6.00%

**LINKED DEPOSITS BY CITY - PLACED BETWEEN 10/01/04 AND 09/30/05  
(INCLUDES RENEWALS AND NEW DEPOSITS)**

DEPOSIT #	BANK NAME	CITY	PLACED	MATURITY	DEPOSIT TYPE	AMOUNT	DEPOSIT RATE	BANK LOAN RATE
9000401	AgriBank, F.C.B.	St Paul, MN	9/16/2005	9/15/2006	Agriculture - Guaranteed Agri-Business	\$497,000.00	2.00%	6.00%
9000402	AgriBank, F.C.B.	St Paul, MN	9/16/2005	9/15/2006	Agriculture - Beginning Farmer	\$483,000.00	2.00%	5.27%
9000403	AgriBank, F.C.B.	St Paul, MN	9/16/2005	9/15/2006	Agriculture - Beginning Farmer	\$165,000.00	2.00%	6.00%
9000404	AgriBank, F.C.B.	St Paul, MN	9/16/2005	9/15/2006	Agriculture - Livestock (SPAF)	\$848,000.00	2.00%	5.27%
						\$17,339,000.00		
6040034	Farmers State Bank	Stanberry, MO	2/11/2005	2/10/2006	Agriculture - Beginning Farmer	\$250,000.00	2.00%	3.68%
						\$250,000.00		
7230010	Putnam County State Bank	Unionville, MO	12/10/2004	12/9/2005	Agriculture - Livestock (SPAF)	\$187,696.00	2.00%	4.88%
7230011	Putnam County State Bank	Unionville, MO	7/1/2005	6/30/2006	Agriculture - Livestock (SPAF)	\$230,000.00	2.00%	5.25%
7230012	Putnam County State Bank	Unionville, MO	9/16/2005	9/15/2006	Agriculture - Livestock (SPAF)	\$250,000.00	2.00%	5.60%
						\$667,696.00		
6420050	Maries County Bank	Vienna, MO	12/30/2004	12/30/2005	Small Business	\$100,000.00	2.00%	5.06%
						\$100,000.00		
6600010	Bank of Montgomery County	Wellsville, MO	11/12/2004	11/10/2005	Small Business	\$98,000.00	2.00%	4.69%
6600011	Bank of Montgomery County	Wellsville, MO	3/25/2005	3/24/2006	Agriculture - Farm Operation	\$160,000.00	2.00%	5.25%
6600012	Bank of Montgomery County	Wellsville, MO	3/25/2005	3/24/2006	Small Business	\$243,000.00	2.00%	5.25%
						\$501,000.00		
						\$28,113,752.00		

**Linked Deposit Program**  
**New Linked Deposits Placed 10-1-2004 to 9-30-2005**

Month	Bank Name	Beginning Farmer	Guaranteed Agribusiness	Single Purpose Animal Facility	Total
October	none				
November	Bank of St. Elizabeth	164,700			164,700
December	none				
January	3rd National Bank-Sedalia	81,725			81,725
February	none				
March	none				
April	Central Bank-Jeff City	153,000			153,00
May	Bank of St. Elizabeth	63,500			63,500
June	Bank of Monticello		54,000		54,000
July	Putnam Co. State Bank			230,000	230,000
August	none				
September	Putnam Co. State Bank			250,000	250,000
	Citz. Bank of Edina		45,000		45,000
<b>TOTAL</b>		<b>\$ 462,925.00</b>	<b>\$ 99,000.00</b>	<b>\$ 480,000.00</b>	<b>\$ 1,041,925.00</b>